<div align="right">Attachment -2</div>

SAMPEL OF THE CALCULATION OF FEES FOR THE USE OF FLIS

Table on the Illustration of the Use and the Calculation of Fees for the Use of FLIS

<div align="right">(nominal in thousand rupiah)</div>

| Transaction No. | FLIS Nominal (*Extend*) | FLIS Settlement (*Redeem*) | Time | Balance of the Use of FLIS | Period of Use | | Most recent RRT PUAS O/N prior to the day of use | Cost Calculation | |
					Actual	Round up in minute count		Calculated Nominal FLIS	Fees for the use of FLIS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	400,000	-	10:00:00	400,000	0:00:00				
2	-	400,000	10:05:00	0	0:05:00				
3	300,000	-	10:10:00	300,000	0:00:00				
3	100,000	-	10:30:00	400,000	0:20:00				
4	-	100,000	10:45:00	300,000	0:15:00				
5	-	-	11:00:00	300,000	0:15:00	60	7.50%	800,000	15.87
6	200,000		11:25:00	500,000	0:25:00	25	7.50%	300,000	2.48
7	500,000		11:25:50	1.000.000	0:00:50	1	7.50%	500,000	0.17
8		450,000	11:35:10	550,000	0:09:20	10	7.50%	1.000.000	3.31
9		300,000	11:35:20	250,000	0:00:10	1	7.50%	550,000	0.18
10		200,000	11:35:25	50,000	0:00:05	1	7.50%	250,000	0.08
11		50,000	12:00:00	-	0:24:35	25	7.50%	50,000	0.41
								T o t a l Cost	22.50

Explanation:
1. Column 2 : The Bank uses FLIS (*extend*) for the first time on the day of transaction in the amount of Rp400 million at 10:00:00. Then at 10:10:00 and at 10:30:00 the Bank uses FLIS again in the amount of Rp300 million and Rp100 million, respectively. After the first one hour, at 11:25:00 and at 11:25:50 the Bank uses FLIS again in the amount of Rp200 million and Rp500 million, respectively.
2. Column 3 : At 10:05:00 and at 10:45:00 an incoming transaction is made to BI-RTGS System each in the amount of Rp400 million and Rp100 million. This incoming transfer is used to redeem the use of FLIS. After the first one hour, at

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           11:35 three incoming transfer are made in the amount of Rp450 million, Rp300 million and Rp200 million, respectively. At 12:00:00 another incoming transaction is made in the amount of Rp50 million settling the balance of the use of FLIS.

3.   Column 5   : the balance of the use of FLIS is obtained from net proceeds from the value of use and settlement of FLIS.

4.   Column 6   : real time calculation for the use of FLIS (in seconds)

5.   Column 7   : rounding the period of the use of FLIS (rounded up in minute count)

6.   Column 8   : Weighted average of the most recent PUAS O/N prior to the day of the use of FLIS by 7.5% which is the result of the multiplication of weighted average of indicated PUAS O/N yield with PUAS O/N profit sharing ratio.

7.   Column 9   : the nominal calculation of FLIS used as the basis for calculating yield on the use of FLIS

        a)   Fees for the first hour use of FLIS (at 10:00:00 s/d 11:00:00) : calculated based on the accumulated nominal value of FLIS used by the Bank (column 2) within period of the first one hour use of FLIS, namely in the amount of Rp.800 million with the period of use rounded up to 60 minutes (1 hour).

        b)   Fees for the use of FLIS after the first 1 hour: calculated based on the outstanding FLIS (column 5) used by the Bank after the first 1 hour with the calculation of period of use rounded up to minute count.

8.   Column 10   : Fees for the use of FLIS is calculated by using the following formula:

Nominal use of FLIS x {(period of use of FLIS) / (10.5 hours x 60 minutes)} x Most recent RRT PUAS O/N prior to the day of the use of FLIS x (1/360)

or

Column 9 x {(Column 7) / (10.5 hours x 60 minutes)} x (Column 8 / 360)